

Debtor 1 Janice Y. Thomas

Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number 21-11344-amc

Form 4100S

Supplemental Proof of Claim for Forbearance Claim

02/21

Please be advised: This Supplemental Proof of Claim is filed in compliance with the requirements of 11 U.S.C. § 501(f)(1) if the Debtor was granted a forbearance under the CARES Act (15 U.S.C. § 9056 or 9057). To the extent the Debtor was provided a forbearance on a loan not covered by the CARES Act, this Supplemental Proof of Claim is filed to provide notice of the loan status and COVID related relief provided to the Debtor. "Creditor" in this form means "eligible creditor" under 11 U.S.C. § 501(f) or creditor that granted a forbearance on a loan not covered by the CARES Act.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known):
5-1

Last 4 digits of any number you use to identify the debtor's account: 1675

Property address: 602 WANAMAKER ROAD
Number Street

City ABINGTON TOWNSHIP State PA ZIP Code 19046

Part 1: Amount of Loan That Was Not Received During Forbearance Period

List of payments not received during forbearance period:

Forborne (FB) Payment Date	FB Payment Amount	Payment Amount Received During Forbearance	Date Funds Received	FB Payment Amount Remaining
04/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
05/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
06/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
07/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
08/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
09/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
10/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
11/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
12/01/2020	\$1,992.75			\$1,992.75 (Included in POC)
01/01/2021	\$1,492.84			\$1,492.84 (Included in POC)
02/01/2021	\$1,492.84			\$1,492.84 (Included in POC)
03/01/2021	\$1,492.84			\$1,492.84 (Included in POC)
04/01/2021	\$1,492.84			\$1,492.84 (Included in POC)
05/01/2021	\$1,492.84			\$1,492.84 (Included in POC)
06/01/2021	\$1,556.84			\$1,556.84
07/01/2021	\$1,556.84			\$1,556.84
08/01/2021	\$1,556.84			\$1,556.84
09/01/2021	\$1,556.84			\$1,556.84

The Debtor's(s) COVID related forbearance protection has expired. This COVID Forbearance Supplemental Proof of Claim (SPOC) includes forborne payments that are already reflected as a pre-petition arrearage on Wells Fargo's proof of claim (POC). Those payments are reflected above. To that extent, Wells Fargo is not attempting to receive double payment for those amounts, and those amounts should be paid only once, whether as part of the POC arrearage or the SPOC amount. Wells Fargo is including those amounts on this SPOC to accurately reflect the total amounts outstanding pursuant to the forbearance.

Total of payments not received during forbearance period and not included in Proof of Claim: **\$6,227.36**

Part 2: Information About Agreement to Modify or Defer Loan Obligation

Have the Debtor and Creditor entered into an agreement to modify or defer the loan obligation in connection with the forbearance?

☒ Other.

The Debtor's(s') COVID related forbearance protection has expired and the Debtor has requested a loan modification or deferral. Wells Fargo is currently processing the Debtor's request, but the Debtor may or may not ultimately be eligible for the loan modification requested. Wells Fargo is filing this COVID Forbearance Supplemental Proof of Claim (SPOC) to ensure timely filing under §501(f), in the event the loan modification or deferral is not consummated. Upon court approval of the loan modification or deferral, Wells Fargo will withdraw the SPOC.

☐ Yes. Attach copies of the writing outlining the modification or deferral:

- ☐ The loan was modified as follows:
- ☐ The amount of forborne payments and the deferral date:
- ☐ See Docket Entry(ies) _____

☐ No. If they have not already done so, Debtor or their counsel should contact the Creditor about any resolutions that may be available to the Debtor. The Debtor may contact Wells Fargo Home Mortgage to discuss a personalized solution at 1-800-274-7025. Written attorney consent may be required to speak directly with the Debtor about these options.

Part 3: Sign Here

The person completing this form must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box::

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information and reasonable belief.

X /s/ Andrew Spivack, Esquire

Signature _____ Date 11 / 23 / 2021

Print Andrew Spivack Title Attorney Bar #84439

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